Harvard Pilgrim Medicare Enhance

Oct 2013 Enroll	CY14 Premium	CY15 Proposed Premium	CY15 Reduced Premium	CY15 Self- Insured Premium
3,503	\$403.70	\$378.62	\$374.97	\$348.00

	Rate Devel	opment	
	Insured	Self-Insured	
Claims	\$13,634,890	\$13,634,890	
Claims PMPM	\$314.60	\$314.60	
Admin, Fees*	\$60.37	\$33.40	
Total Premium	\$374.97	\$348.00	

^{*} Include Insured taxes, Admin Fees, and Contribution to Risk